

File Policy FEH DA

THE DEDUCTIBLE (High Option Only)

The "Deductible" is the \$100 you must pay before the High Option starts paying "Major Medical Benefits."

LOW OPTION NO DEDUCTIBLE
HIGH OPTION	
Basic Hospital Room and Board Expenses NO DEDUCTIBLE
Other Basic Hospital Expenses NO DEDUCTIBLE
Basic Surgical Expenses NO DEDUCTIBLE
Basic Maternity Expenses NO DEDUCTIBLE
Major Medical Expenses \$100 DEDUCTIBLE

- There is a separate "Deductible" for each member of your family. The "Deductible" is applied once each calendar year for each person, regardless of how many different illnesses or accidents he may have. After benefits become payable and have been paid for a Calendar Year with respect to successive or concurrent accidents or sicknesses or any combination thereof, the further payment of benefits shall be subject to the re-application of the "Deductible."
- Each Calendar Year begins on January 1 of each year and ends on December 31 of that same year.
- If two or more covered members of your family are injured in the same accident, you have to pay only one "Deductible."
- Expenses applied against the "Deductible" in the last 3 months of a calendar year will also be applied against the "Deductible" for the next year.

MAXIMUM BENEFIT

There is a "Maximum Benefit" for Major Medical expenses for you and for each individual member of your family. This "Maximum Benefit" is \$10,000 for each person. The "Maximum Benefit" is reduced by the amount of Major Medical Benefits which are paid. It is not reduced by any Basic Benefits paid.

AUTOMATIC RESTORATION OF MAXIMUM BENEFIT

On January 1 of each year after the Maximum Benefit has been reduced by at least \$1,000, each person gets an automatic restoration of benefits for future use. The amount of this restoration is \$1,000 per "calendar year" as needed to bring the "Maximum Benefit" back up to \$10,000. You do NOT have to apply for this automatic restoration.